

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

EASTERN DISTRICT OF NEW YORK

Case number (if known)

Chapter you are filing under:

☒ Chapter 7☐ Chapter 11☐ Chapter 12☐ Chapter 13☐ Check if this is an amended filing

## Official Form 101

**Voluntary Petition for Individuals Filing for Bankruptcy**

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Identify Yourself****About Debtor 1:****About Debtor 2 (Spouse Only in a Joint Case):****1. Your full name**

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

**Sung Hoon**

First name

Middle name

Bring your picture identification to your meeting with the trustee.

**Cha**

Last name and Suffix (Sr., Jr., II, III)

**Jung Ok**

First name

**Kim**

Middle name

**Cha**

Last name and Suffix (Sr., Jr., II, III)

**2. All other names you have used in the last 8 years**

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

**Charles Sung Hoon Cha  
Charles S. Cha****Jungok Kim Cha****3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)****xxx-xx-4901****xxx-xx-7033**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Your Employer Identification Number (EIN), if any.**

\_\_\_\_\_  
 EIN

\_\_\_\_\_  
 EIN

**5. Where you live**

**2 Bay Club Drive, Apt. 17C  
 Bayside, NY 11360**

\_\_\_\_\_  
 Number, Street, City, State & ZIP Code

**Queens**

\_\_\_\_\_  
 County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

\_\_\_\_\_  
 Number, P.O. Box, Street, City, State & ZIP Code

**If Debtor 2 lives at a different address:**

\_\_\_\_\_  
 Number, Street, City, State & ZIP Code

\_\_\_\_\_  
 County

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to this mailing address.

\_\_\_\_\_  
 Number, P.O. Box, Street, City, State & ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

*Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
 Explain. (See 28 U.S.C. § 1408.)

\_\_\_\_\_

*Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason.  
 Explain. (See 28 U.S.C. § 1408.)

\_\_\_\_\_

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**Part 2: Tell the Court About Your Bankruptcy Case**

- 7. The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)*). Also, go to the top of page 1 and check the appropriate box.
- ☒ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13
- 
- 8. How you will pay the fee** ☒ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☐ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.
- 
- 9. Have you filed for bankruptcy within the last 8 years?** ☒ No.  
☐ Yes.
- |                |            |                   |
|----------------|------------|-------------------|
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
| District _____ | When _____ | Case number _____ |
- 
- 10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?** ☒ No.  
☐ Yes.
- |                             |                           |
|-----------------------------|---------------------------|
| Debtor _____                | Relationship to you _____ |
| District _____              | When _____                |
| Case number, if known _____ |                           |
| Debtor _____                | Relationship to you _____ |
| District _____              | When _____                |
| Case number, if known _____ |                           |
- 
- 11. Do you rent your residence?** ☒ No. Go to line 12.  
☐ Yes. Has your landlord obtained an eviction judgment against you?
- ☐ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**Part 3: Report About Any Businesses You Own as a Sole Proprietor**

**12. Are you a sole proprietor of any full- or part-time business?**

☒ No. Go to Part 4.

☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

\_\_\_\_\_  
 Name of business, if any

\_\_\_\_\_  
 Number, Street, City, State & ZIP Code

*Check the appropriate box to describe your business:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a *small business debtor* or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

☒ No. I am not filing under Chapter 11.

☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.

☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.

☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

**Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention**

**14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

☒ No.

☐ Yes. What is the hazard? \_\_\_\_\_

If immediate attention is needed, why is it needed? \_\_\_\_\_

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*

Where is the property? \_\_\_\_\_

\_\_\_\_\_  
 Number, Street, City, State & Zip Code

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

- ☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- ☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

- ☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

- ☐ **I am not required to receive a briefing about credit counseling because of:**

- ☐ **Incapacity.**  
I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
- ☐ **Disability.**  
My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- ☐ **Active duty.**  
I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**Part 6: Answer These Questions for Reporting Purposes**

<b>16. What kind of debts do you have?</b>	16a.	<b>Are your debts primarily consumer debts?</b> <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
		<input checked="" type="checkbox"/> No. Go to line 16b. <input type="checkbox"/> Yes. Go to line 17.
	16b.	<b>Are your debts primarily business debts?</b> <i>Business debts</i> are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
		<input type="checkbox"/> No. Go to line 16c. <input checked="" type="checkbox"/> Yes. Go to line 17.
	16c.	State the type of debts you owe that are not consumer debts or business debts _____

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<b>17. Are you filing under Chapter 7?</b>	<input type="checkbox"/> No.	I am not filing under Chapter 7. Go to line 18.
<b>Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?</b>	<input checked="" type="checkbox"/> Yes.	I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
		<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes

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<b>18. How many Creditors do you estimate that you owe?</b>	<input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5001-10,000 <input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> More than 100,000
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<b>19. How much do you estimate your assets to be worth?</b>	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input checked="" type="checkbox"/> \$500,001 - \$1 million	<input type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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<b>20. How much do you estimate your liabilities to be?</b>	<input type="checkbox"/> \$0 - \$50,000 <input type="checkbox"/> \$50,001 - \$100,000 <input type="checkbox"/> \$100,001 - \$500,000 <input type="checkbox"/> \$500,001 - \$1 million	<input checked="" type="checkbox"/> \$1,000,001 - \$10 million <input type="checkbox"/> \$10,000,001 - \$50 million <input type="checkbox"/> \$50,000,001 - \$100 million <input type="checkbox"/> \$100,000,001 - \$500 million	<input type="checkbox"/> \$500,000,001 - \$1 billion <input type="checkbox"/> \$1,000,000,001 - \$10 billion <input type="checkbox"/> \$10,000,000,001 - \$50 billion <input type="checkbox"/> More than \$50 billion
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**Part 7: Sign Below**

**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Sung Hoon Cha

**Sung Hoon Cha**

Signature of Debtor 1

/s/ Jung Ok Kim Cha

**Jung Ok Kim Cha**

Signature of Debtor 2

Executed on 1/31/2024

MM / DD / YYYY

Executed on 1/31/2024

MM / DD / YYYY

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**/s/ John C. Kim**

Signature of Attorney for Debtor

Date

**1/31/2024**

MM / DD / YYYY

**John C. Kim**

Printed name

**The Law Office of John C. Kim, P.C.**

Firm name

**163-10 Northern Boulevard  
 Suite 201  
 Flushing, NY 11358**

Number, Street, City, State & ZIP Code

Contact phone **(718) 539-1100**

Email address

**John@jcklaw.com**

Bar number & State

**Fill in this information to identify your case:**

Debtor 1	<b>Sung Hoon Cha</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Jung Ok Kim Cha</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NEW YORK		
Case number (if known)			

☐ Check if this is an amended filing
**Official Form 106Sum****Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

**Part 1: Summarize Your Assets**

		<b>Your assets</b> Value of what you own
1. <b>Schedule A/B: Property</b> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from Schedule A/B.....	\$	<b>547,100.00</b>
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$	<b>13,567.00</b>
1c. Copy line 63, Total of all property on Schedule A/B.....	\$	<b>560,667.00</b>

**Part 2: Summarize Your Liabilities**

		<b>Your liabilities</b> Amount you owe
2. <b>Schedule D: Creditors Who Have Claims Secured by Property</b> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> ...	\$	<b>610,856.00</b>
3. <b>Schedule E/F: Creditors Who Have Unsecured Claims</b> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....	\$	<b>1,645.00</b>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....	\$	<b>1,721,298.00</b>
<b>Your total liabilities</b>		<b>\$ 2,333,799.00</b>

**Part 3: Summarize Your Income and Expenses**

4. <b>Schedule I: Your Income</b> (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....	\$	<b>7,098.00</b>
5. <b>Schedule J: Your Expenses</b> (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....	\$	<b>7,090.00</b>

**Part 4: Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

**7. What kind of debt do you have?**

- ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☒ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ \_\_\_\_\_

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

	Total claim
<b>From Part 4 on <i>Schedule E/F</i>, copy the following:</b>	
9a. Domestic support obligations (Copy line 6a.)	\$ _____
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ _____
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ _____
9d. Student loans. (Copy line 6f.)	\$ _____
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ _____
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$ _____
9g. <b>Total.</b> Add lines 9a through 9f.	\$ _____

**Fill in this information to identify your case and this filing:**

Debtor 1	<b>Sung Hoon Cha</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Jung Ok Kim Cha</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF NEW YORK</u>			
Case number _____			

☐ Check if this is an amended filing

## Official Form 106A/B

# Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In****1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

- ☐ No. Go to Part 2.
- ☒ Yes. Where is the property?

1.1

**2 Bay Club Drive, Apt. 17C**

Street address, if available, or other description

<b>Bayside</b>	<b>NY</b>	<b>11360-0000</b>
City	State	ZIP Code

**Queens**

County

**What is the property?** Check all that apply

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☒ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other \_\_\_\_\_

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☒ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
<b>\$547,100.00</b>	<b>\$547,100.00</b>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

**Fee simple**

☐ Check if this is community property (see instructions)

**2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>****\$547,100.00****Part 2: Describe Your Vehicles**

**Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not?** Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

- ☐ No  
☒ Yes

3.1 Make: **Mercedes-Benz**  
 Model: **S 500**  
 Year: **2005**  
 Approximate mileage: **47,000**  
 Other information:  
**Location: debtor's possession**

**Who has an interest in the property?** Check one

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property  
 (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

**Current value of the entire property?**

**Current value of the portion you own?**

**\$4,467.00**

**\$4,467.00**

**4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

*Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories*

- ☒ No  
☐ Yes

**5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....=>**

**\$4,467.00**

**Part 3: Describe Your Personal and Household Items**

**Do you own or have any legal or equitable interest in any of the following items?**

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**6. Household goods and furnishings**

*Examples: Major appliances, furniture, linens, china, kitchenware*

- ☐ No  
☒ Yes. Describe.....

**Misc. household goods/furnishings**  
**Location: debtor's possession**

**\$2,000.00**

**7. Electronics**

*Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games*

- ☐ No  
☒ Yes. Describe.....

**Misc. household electronics**  
**Location: debtor's possession**

**\$1,000.00**

**8. Collectibles of value**

*Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles*

- ☒ No  
☐ Yes. Describe.....

**9. Equipment for sports and hobbies**

*Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments*

- ☒ No  
☐ Yes. Describe.....

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**10. Firearms**

*Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

**11. Clothes**

*Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

**Misc. clothing**  
**Location: debtor's possession**

**\$500.00**

**12. Jewelry**

*Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No

☒ Yes. Describe.....

**Misc. jewelry**  
**Location: debtor's possession**

**\$1,000.00**

**13. Non-farm animals**

*Examples:* Dogs, cats, birds, horses

☒ No

☐ Yes. Describe.....

**14. Any other personal and household items you did not already list, including any health aids you did not list**

☒ No

☐ Yes. Give specific information.....

**15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here .....**

**\$4,500.00**

**Part 4: Describe Your Financial Assets**

**Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
 Do not deduct secured claims or exemptions.

**16. Cash**

*Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☒ No

☐ Yes.....

**17. Deposits of money**

*Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

☐ No

☒ Yes.....

Institution name:

**17.1. Personal checking**  
**#9801**

**TD Bank**

**\$500.00**

**17.2. Personal checking**  
**#0320**

**Woori America Bank**

**\$4,100.00**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**18. Bonds, mutual funds, or publicly traded stocks**

*Examples: Bond funds, investment accounts with brokerage firms, money market accounts*

☒ No

☐ Yes..... Institution or issuer name:

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

☐ No

☒ Yes. Give specific information about them.....

Name of entity:

% of ownership:

**Dae Dong & Associates, Inc., a/k/a "Forever Together"**

**Location: 11 Northern Boulevard, Great Neck NY (non-operating)**

**100** %

**Unknown**

**Millennium Dae Dong, Inc.**

**Location: 150-24 Northern Boulevard, 2nd floor, Flushing NY (closed)**

**50/50** %

**Unknown**

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

*Negotiable instruments* include personal checks, cashiers' checks, promissory notes, and money orders.

*Non-negotiable instruments* are those you cannot transfer to someone by signing or delivering them.

☒ No

☐ Yes. Give specific information about them

Issuer name:

**21. Retirement or pension accounts**

*Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans*

☒ No

☐ Yes. List each account separately.

Type of account:

Institution name:

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others*

☒ No

☐ Yes. ....

Institution name or individual:

**23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)**

☒ No

☐ Yes..... Issuer name and description.

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes..... Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

☒ No

☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples: Internet domain names, websites, proceeds from royalties and licensing agreements*

☒ No

☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses*

☒ No

☐ Yes. Give specific information about them...

Case number (if known)

**Money or property owed to you?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

## 28. Tax refunds owed to you

- ☐ No
- ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

## 29. Family support

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☐ No
- ☐ Yes. Give specific information.....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No
- ☐ Yes. Give specific information...

### 31. Interests in insurance policies

*Examples:* Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- ☐ No
- ☐ Yes. Name the insurance company of each policy and list its value.
- Company name:

Beneficiary:

Surrender or refund  
value:

**32. Any interest in property that is due you from someone who has died**

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

- ☒ No
- ☐ Yes. Give specific information...

**33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**

*Examples:* Accidents, employment disputes, insurance claims, or rights to sue

- ☐ No
- ☐ Yes. Describe each claim.....

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

- ☐ No
- ☐ Yes. Describe each claim.....

**35. Any financial assets you did not already list**

- ☐ No
- ☐ Yes. Give specific information...

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....

**\$4,600.00**

**Part 5:** Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

**37. Do you own or have any legal or equitable interest in any business-related property?**

- ☐ No. Go to Part 6.
- ☐ Yes. Go to line 38.

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**  
 If you own or have an interest in farmland, list it in Part 1.

**46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

**53. Do you have other property of any kind you did not already list?**

*Examples: Season tickets, country club membership*

- ☒ No  
☐ Yes. Give specific information.....

**54. Add the dollar value of all of your entries from Part 7. Write that number here .....**

**\$0.00**

**Part 8: List the Totals of Each Part of this Form**

<b>55. Part 1: Total real estate, line 2 .....</b>		<b>\$547,100.00</b>
<b>56. Part 2: Total vehicles, line 5</b>	<b>\$4,467.00</b>	
<b>57. Part 3: Total personal and household items, line 15</b>	<b>\$4,500.00</b>	
<b>58. Part 4: Total financial assets, line 36</b>	<b>\$4,600.00</b>	
<b>59. Part 5: Total business-related property, line 45</b>	<b>\$0.00</b>	
<b>60. Part 6: Total farm- and fishing-related property, line 52</b>	<b>\$0.00</b>	
<b>61. Part 7: Total other property not listed, line 54</b>	<b>+</b> <b>\$0.00</b>	
<b>62. Total personal property. Add lines 56 through 61...</b>	<b>\$13,567.00</b>	Copy personal property total <b>\$13,567.00</b>
<b>63. Total of all property on Schedule A/B. Add line 55 + line 62</b>		<b>\$560,667.00</b>

**Fill in this information to identify your case:**

Debtor 1	<b>Sung Hoon Cha</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NEW YORK		
Case number (if known)			

☐ Check if this is an amended filing
**Official Form 106C****Schedule C: The Property You Claim as Exempt**

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

**For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.**

**Part 1: Identify the Property You Claim as Exempt**

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Debtor 1 Exemptions</b>			
2 Bay Club Drive, Apt. 17C Bayside, NY 11360 Queens County Line from <i>Schedule A/B</i> : 1.1	\$547,100.00	<input checked="" type="checkbox"/> \$13,950.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
2005 Mercedes-Benz S 500 47,000 miles Location: debtor's possession Line from <i>Schedule A/B</i> : 3.1	\$4,467.00	<input checked="" type="checkbox"/> \$4,450.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
Misc. household goods/furnishings Location: debtor's possession Line from <i>Schedule A/B</i> : 6.1	\$2,000.00	<input checked="" type="checkbox"/> \$1,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Misc. household electronics Location: debtor's possession Line from <i>Schedule A/B</i> : 7.1	\$1,000.00	<input checked="" type="checkbox"/> \$500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Misc. clothing Location: debtor's possession Line from <i>Schedule A/B</i> : 11.1	\$500.00	<input checked="" type="checkbox"/> \$250.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
<b>Misc. jewelry</b> <b>Location: debtor's possession</b> Line from <i>Schedule A/B</i> : <b>12.1</b>	<b>\$1,000.00</b>	<input checked="" type="checkbox"/> <b>\$500.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(4)</b>
<b>Personal checking #9801: TD Bank</b> Line from <i>Schedule A/B</i> : <b>17.1</b>	<b>\$500.00</b>	<input checked="" type="checkbox"/> <b>\$250.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>

3. **Are you claiming a homestead exemption of more than \$189,050**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**Fill in this information to identify your case:**

Debtor 1	First Name	Middle Name	Last Name
Debtor 2	<b>Jung Ok Kim Cha</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <u>EASTERN DISTRICT OF NEW YORK</u>			
Case number (if known) _____			

☐ Check if this is an amended filing

## Official Form 106C

### Schedule C: The Property You Claim as Exempt

4/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own <small>Copy the value from <i>Schedule A/B</i></small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
<b>Debtor 2 Exemptions</b>			
<b>2 Bay Club Drive, Apt. 17C Bayside, NY 11360 Queens County</b> Line from <i>Schedule A/B</i> : 1.1	<b>\$547,100.00</b>	<input checked="" type="checkbox"/> <b>\$13,950.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(1)
<b>2005 Mercedes-Benz S 500 47,000 miles</b> <b>Location: debtor's possession</b> Line from <i>Schedule A/B</i> : 3.1	<b>\$4,467.00</b>	<input checked="" type="checkbox"/> <b>\$17.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(2)
<b>Misc. household goods/furnishings</b> <b>Location: debtor's possession</b> Line from <i>Schedule A/B</i> : 6.1	<b>\$2,000.00</b>	<input checked="" type="checkbox"/> <b>\$1,000.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
<b>Misc. household electronics</b> <b>Location: debtor's possession</b> Line from <i>Schedule A/B</i> : 7.1	<b>\$1,000.00</b>	<input checked="" type="checkbox"/> <b>\$500.00</b> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  <i>Check only one box for each exemption.</i>	Specific laws that allow exemption
<b>Misc. clothing</b> <b>Location: debtor's possession</b> Line from <i>Schedule A/B</i> : <b>11.1</b>	<b>\$500.00</b>	<input checked="" type="checkbox"/> <b>\$250.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(3)</b>
<b>Misc. jewelry</b> <b>Location: debtor's possession</b> Line from <i>Schedule A/B</i> : <b>12.1</b>	<b>\$1,000.00</b>	<input checked="" type="checkbox"/> <b>\$500.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(4)</b>
<b>Personal checking #9801: TD Bank</b> Line from <i>Schedule A/B</i> : <b>17.1</b>	<b>\$500.00</b>	<input checked="" type="checkbox"/> <b>\$250.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>
<b>Personal checking #0320: Woori America Bank</b> Line from <i>Schedule A/B</i> : <b>17.2</b>	<b>\$4,100.00</b>	<input checked="" type="checkbox"/> <b>\$4,100.00</b>  <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<b>11 U.S.C. § 522(d)(5)</b>

3. **Are you claiming a homestead exemption of more than \$189,050?**

(Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.)

☒ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

**Fill in this information to identify your case:**

Debtor 1	<b>Sung Hoon Cha</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Jung Ok Kim Cha</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>EASTERN DISTRICT OF NEW YORK</b>		
Case number (if known)			

☐ Check if this is an amended filing
**Official Form 106D****Schedule D: Creditors Who Have Claims Secured by Property****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

**1. Do any creditors have claims secured by your property?**

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1: List All Secured Claims**

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A	Column B	Column C
Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
<b>\$610,856.00</b>	<b>\$547,100.00</b>	<b>\$63,756.00</b>

**2.1 TD Bank**

Creditor's Name

**Attn: Bankruptcy  
1701 Route 70 E  
Cherry Hill, NJ 08034**

Number, Street, City, State &amp; Zip Code

**Describe the property that secures the claim:**

**2 Bay Club Drive, Apt. 17C Bayside,  
NY 11360 Queens County**

**As of the date you file, the claim is:** Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed**Nature of lien.** Check all that apply.☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☒ Other (including a right to offset)**HELOC****Who owes the debt?** Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debtDate debt was incurred **2019-2022**Last 4 digits of account number **2505**

Add the dollar value of your entries in Column A on this page. Write that number here:

**\$610,856.00**

If this is the last page of your form, add the dollar value totals from all pages.

Write that number here:

**\$610,856.00****Part 2: List Others to Be Notified for a Debt That You Already Listed**

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

[ ] Name, Number, Street, City, State & Zip Code  
**TD Bank**  
**Po Box 219**  
**Lewiston, ME 04243**

On which line in Part 1 did you enter the creditor? **2.1**

Last 4 digits of account number \_\_\_\_

**Fill in this information to identify your case:**

Debtor 1	<b>Sung Hoon Cha</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Jung Ok Kim Cha</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<b>EASTERN DISTRICT OF NEW YORK</b>		
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106E/F

**Schedule E/F: Creditors Who Have Unsecured Claims****12/15**

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

**Part 1: List All of Your PRIORITY Unsecured Claims****1. Do any creditors have priority unsecured claims against you?**
☐ No. Go to Part 2.

☒ Yes.
**2. List all of your priority unsecured claims.** If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If you have more than two priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

		Total claim	Priority amount	Nonpriority amount
2.1	<b>NYC Dept of Finance</b> Priority Creditor's Name <b>59 Maiden Lane</b> <b>28th floor</b> <b>New York, NY 10038-4502</b> Number Street City State Zip Code	Last 4 digits of account number <b>XXXX</b>	<b>\$122.00</b>	<b>\$0.00</b>
	<b>When was the debt incurred?</b> <b>2023</b>			<b>\$122.00</b>
<b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes				
<b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of PRIORITY unsecured claim:</b> <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____				
<b>Business tax arrears</b>				

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known)

2.2	<b>NYS Dept. Tax &amp; Finance</b> Priority Creditor's Name <b>Bankruptcy Unit - TCD</b> <b>Building 8, Room 455</b> <b>W.A. Harriman State Campu</b> <b>Albany, NY 12227</b> Number Street City State Zip Code	Last 4 digits of account number <b>8174</b> When was the debt incurred? <b>2022-2023</b>	<b>\$1,523.00</b> <b>\$1,523.00</b> <b>\$0.00</b>	<b>\$1,523.00</b> <b>\$1,523.00</b> <b>\$0.00</b>	<b>\$1,523.00</b> <b>\$1,523.00</b> <b>\$0.00</b>
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Type of PRIORITY unsecured claim: <input type="checkbox"/> Domestic support obligations <input checked="" type="checkbox"/> Taxes and certain other debts you owe the government <input type="checkbox"/> Claims for death or personal injury while you were intoxicated <input type="checkbox"/> Other. Specify _____ <b>Business sales tax arrears</b>			

**Part 2: List All of Your NONPRIORITY Unsecured Claims**

**3. Do any creditors have nonpriority unsecured claims against you?**

- ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.  
☒ Yes.

**4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1	<b>11 Northern Blvd., LLC</b> Nonpriority Creditor's Name <b>cEmerald Creek Capital</b> <b>575 Lexington Avenue</b> <b>Suite 3120</b> <b>New York, NY 10022</b> Number Street City State Zip Code	Last 4 digits of account number <b>XXXX</b> When was the debt incurred? <b>2019-2022</b>			Total claim <b>Unknown</b>
Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		As of the date you file, the claim is: Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input checked="" type="checkbox"/> Disputed Type of NONPRIORITY unsecured claim: <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <b>Personal guarantors on business rent arrears</b>			

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known)

4.2	<b>Amex</b> Nonpriority Creditor's Name <b>Correspondence/Bankruptcy</b> <b>Po Box 981540</b> <b>El Paso, TX 79998</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>6463</u> <b>When was the debt incurred?</b> <u>2006-2022</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Purchase of Consumer Goods and Services</u>	<b>\$66,861.00</b>
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4.3	<b>Amex</b> Nonpriority Creditor's Name <b>Correspondence/Bankruptcy</b> <b>Po Box 981540</b> <b>El Paso, TX 79998</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>4173</u> <b>When was the debt incurred?</b> <u>1999-2022</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Purchase of Consumer Goods and Services</u>	<b>\$17,642.00</b>
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4.4	<b>Amex</b> Nonpriority Creditor's Name <b>Correspondence/Bankruptcy</b> <b>Po Box 981540</b> <b>El Paso, TX 79998</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>5283</u> <b>When was the debt incurred?</b> <u>2012-2022</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Purchase of Consumer Goods and Services</u>	<b>\$6,070.00</b>
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Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.5	<b>Angelica Gonzalez</b> Nonpriority Creditor's Name <b>c/o NYS Dept. of labor</b> <b>Building 12</b> <b>W.A. Harriman Campus</b> <b>Albany, NY 12240</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>XXXX</u> <b>When was the debt incurred?</b> <u>2012-2022</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Unpaid wage claim</u>	<b>\$11,050.00</b>
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4.6	<b>Anheuser Busch</b> Nonpriority Creditor's Name <b>550 Food Center Drive</b> <b>Bronx, NY 10474</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>XXXX</u> <b>When was the debt incurred?</b> <u>2020-2023</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Business vendor debts</u>	<b>\$125.00</b>
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4.7	<b>Aveli Waste LLC</b> Nonpriority Creditor's Name <b>14150 73rd Terrace</b> <b>Flushing, NY 11367</b> Number Street City State Zip Code <b>Who incurred the debt?</b> Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input checked="" type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt <b>Is the claim subject to offset?</b> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes	<b>Last 4 digits of account number</b> <u>XXXX</u> <b>When was the debt incurred?</b> <u>2020-2023</u>  <b>As of the date you file, the claim is:</b> Check all that apply <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed <b>Type of NONPRIORITY unsecured claim:</b> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify <u>Business vendor debts</u>	<b>\$1,580.00</b>
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Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known)

4.8

**Bank of America**

Nonpriority Creditor's Name

**Attn: Bankruptcy**  
**4909 Savarese Circle**  
**Tampa, FL 33634**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number **5124****\$118,659.00**When was the debt incurred? **2008-2022**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Purchase of Consumer Goods and Services**

4.9

**Bank of America**

Nonpriority Creditor's Name

**Attn: Bankruptcy**  
**4909 Savarese Circle**  
**Tampa, FL 33634**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number **6022****\$14,000.00**When was the debt incurred? **2008-2022**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Purchase of Consumer Goods and Services**

4.1  
0**Bank of America**

Nonpriority Creditor's Name

**Attn: Bankruptcy**  
**4909 Savarese Circle**  
**Tampa, FL 33634**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

Last 4 digits of account number **0640****\$10,000.00**When was the debt incurred? **2003-2022**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Purchase of Consumer Goods and Services**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.1  
1

**Bank of America**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
 4909 Savarese Circle  
 Tampa, FL 33634**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

**Last 4 digits of account number** 3184

**\$62,734.00**

**When was the debt incurred?** 2020-2022

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Business credit card

4.1  
2

**Bank of America**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
 4909 Savarese Circle  
 Tampa, FL 33634**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

**Last 4 digits of account number** 6652

**\$47,212.00**

**When was the debt incurred?** 2020-2022

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Business credit card

4.1  
3

**Bank of America**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
 4909 Savarese Circle  
 Tampa, FL 33634**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

**Last 4 digits of account number** 4329

**\$12,275.00**

**When was the debt incurred?** 2003-2022

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify Purchase of Consumer Goods and Services

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.1  
4

**Bank of Hope**

Nonpriority Creditor's Name

**3200 Wilshire Blvd.**

**7th floor**

**Los Angeles, CA 90010**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **5147**

**\$262,745.00**

When was the debt incurred? **2014-2022**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Personal guarantors on business related loan**

4.1  
5

**BFFA**

Nonpriority Creditor's Name

**1430 Broadway**

**Suite 1208**

**New York, NY 10018**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **XXXX**

**Unknown**

When was the debt incurred? **2020-2023**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business vendor debts**

4.1  
6

**Chase Card Services**

Nonpriority Creditor's Name

**Attn: Bankruptcy**

**P.O. 15298**

**Wilmington, DE 19850**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

Last 4 digits of account number **2276**

**\$29,567.00**

When was the debt incurred? **2016-2022**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Purchase of Consumer Goods and Services**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known)

4.1  
7**Chase Card Services**

Nonpriority Creditor's Name

**Attn: Bankruptcy****P.O. 15298****Wilmington, DE 19850**

Number Street City State Zip Code

**Who incurred the debt?** Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ YesLast 4 digits of account number **0381****\$28,288.00**When was the debt incurred? **2014-2022****As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Purchase of Consumer Goods and Services**4.1  
8**Chase Card Services**

Nonpriority Creditor's Name

**Attn: Bankruptcy****P.O. 15298****Wilmington, DE 19850**

Number Street City State Zip Code

**Who incurred the debt?** Check one.☐ Debtor 1 only☒ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ YesLast 4 digits of account number **6315****\$23,000.00**When was the debt incurred? **2013-2022****As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Purchase of Consumer Goods and Services**4.1  
9**Chase Card Services**

Nonpriority Creditor's Name

**Attn: Bankruptcy****P.O. 15298****Wilmington, DE 19850**

Number Street City State Zip Code

**Who incurred the debt?** Check one.☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ **Check if this claim is for a community debt****Is the claim subject to offset?**☒ No☐ YesLast 4 digits of account number **2821****\$11,648.00**When was the debt incurred? **2016-2022****As of the date you file, the claim is:** Check all that apply☐ Contingent☐ Unliquidated☐ Disputed**Type of NONPRIORITY unsecured claim:**☐ Student loans☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims☐ Debts to pension or profit-sharing plans, and other similar debts☒ Other. Specify **Purchase of Consumer Goods and Services**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.2  
0

**Chuo Trading Corp.**

Nonpriority Creditor's Name

**97-44 101st Street  
 Ozone Park, NY 11416**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **XXXX**

**\$670.00**

When was the debt incurred? **2020-2023**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business vendor debts**

4.2  
1

**Citibank**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
 P.O. Box 790034  
 St Louis, MO 63179**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **1773**

**\$17,478.00**

When was the debt incurred? **2003-2022**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Purchase of Consumer Goods and Services**

4.2  
2

**Citibank**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
 P.O. Box 790034  
 St Louis, MO 63179**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **2455**

**\$2.00**

When was the debt incurred? **2013-2022**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Purchase of Consumer Goods and Services**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.2  
3

**Citibank**

Last 4 digits of account number **0045**

**\$12,740.00**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
 P.O. Box 790034  
 St Louis, MO 63179**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

When was the debt incurred? **2013-2022**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
**Type of NONPRIORITY unsecured claim:**  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Purchase of Consumer Goods and Services**

4.2  
4

**Citibank**

Last 4 digits of account number **3803**

**\$26,915.00**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
 P.O. Box 790034  
 St Louis, MO 63179**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

When was the debt incurred? **2003-2022**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
**Type of NONPRIORITY unsecured claim:**  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Purchase of Consumer Goods and Services**

4.2  
5

**Citibank**

Last 4 digits of account number **3560**

**\$31,736.00**

Nonpriority Creditor's Name

**Attn: Bankruptcy  
 P.O. Box 790034  
 St Louis, MO 63179**

Number Street City State Zip Code

Who incurred the debt? Check one.

- ☐ Debtor 1 only  
☒ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this claim is for a community debt

Is the claim subject to offset?

- ☒ No  
☐ Yes

When was the debt incurred? **2003-2022**

As of the date you file, the claim is: Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
**Type of NONPRIORITY unsecured claim:**  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Purchase of Consumer Goods and Services**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.2  
6

**Con Edison**

Nonpriority Creditor's Name

**Cooper Station**

**Po Box 138**

**New York, NY 10276**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **0000**

**\$4,678.00**

When was the debt incurred? **2022-2023**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business utility arrears**

4.2  
7

**Con Edison**

Nonpriority Creditor's Name

**Cooper Station**

**Po Box 138**

**New York, NY 10276**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **XXXX**

**\$120,000.00**

When was the debt incurred? **2022-2023**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business utility arrears**

4.2  
8

**David Lee**

Nonpriority Creditor's Name

**50 Elm Drive**

**Roslyn, NY 11576**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **XXXX**

**Unknown**

When was the debt incurred? **2020**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Reservation deposit**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.2  
9

**Discover Fin. Svcsr.**

Nonpriority Creditor's Name

**Attn: Bankruptcy**

**P.O. Box 3025**

**New Albany, OH 43054**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **8288**

**\$11,000.00**

When was the debt incurred? **2022-2023**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Purchase of Consumer Goods and Services**

4.3  
0

**Elmer Chilla**

Nonpriority Creditor's Name

**c/o NYS Dept. of labor**

**Building 12**

**W.A. Harriman Campus**

**Albany, NY 12226**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **XXXX**

**\$14,327.00**

When was the debt incurred? **2013-2022**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Unpaid wage claim**

4.3  
1

**Emmut Properties**

Nonpriority Creditor's Name

**521 W 48th Street, #1A**

**New York, NY 10036**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **XXXX**

**Unknown**

When was the debt incurred? **2016-2023**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Personal guarantor on business related debt**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.3  
2

**Eun Kyung Kim**

Nonpriority Creditor's Name

**42-07 Parsons Blvd.  
Flushing, NY 11355**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **XXXX**

**\$9,750.00**

When was the debt incurred? **2020-2023**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Reservation deposit**

4.3  
3

**Fancy Foods Inc**

Nonpriority Creditor's Name

**B-12 Hunts Point Market  
Bronx, NY 10474**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **XXXX**

**\$7,285.00**

When was the debt incurred? **2020-2023**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business vendor debts**

4.3  
4

**Far East Distributor**

Nonpriority Creditor's Name

**50-19 97th Place  
Corona, NY 11368**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **XXXX**

**\$370.00**

When was the debt incurred? **2020-2023**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business vendor debts**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.3  
5

**Finewear Linen Inc**

Nonpriority Creditor's Name

**22 E Columbia Avenue  
 Palisades Park, NJ 07650**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **XXXX**

**\$6,000.00**

When was the debt incurred? **2020-2023**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Business vendor debts**

4.3  
6

**Han Sung**

Nonpriority Creditor's Name

**1826 Suydam Street  
 Ridgewood, NY 11385**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **XXXX**

**\$2,752.00**

When was the debt incurred? **2020-2023**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Business vendor debts**

4.3  
7

**Happy Flowers**

Nonpriority Creditor's Name

**147-34A Northern Blvd.  
 Flushing, NY 11354**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **XXXX**

**\$1,400.00**

When was the debt incurred? **2020-2023**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Business vendor debts**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.3  
8

**JFC International**

Nonpriority Creditor's Name

**80 Rear Industrial Way  
 Wilmington, MA 01887**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **XXXX**

**\$935.00**

When was the debt incurred? **2020-2023**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business vendor debts**

4.3  
9

**John Yo Han Seo**

Nonpriority Creditor's Name

**c/o NYS Dept. of labor  
 Building 12  
 W.A. Harriman Campus  
 Albany, NY 12226**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **XXXX**

**\$9,832.00**

When was the debt incurred? **2013-2022**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Unpaid wage claim**

4.4  
0

**Jose Pitchol**

Nonpriority Creditor's Name

**c/o The Samuel Law Firm  
 1441 Broadway, Suite 6085  
 New York, NY 10018**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☒ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **XXXX**

**Unknown**

When was the debt incurred? **2016-2023**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Unpaid wage claim**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.4  
1

**Jung Moon Gu**

Nonpriority Creditor's Name

**3406 148th Street  
 2nd floor  
 Flushing, NY 11354**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

**Last 4 digits of account number** XXXX

**\$3,600.00**

**When was the debt incurred?** 2020-2023

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
**Type of NONPRIORITY unsecured claim:**  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify Reservation deposit

4.4  
2

**Kyung Lee**

Nonpriority Creditor's Name

**400 Broadacre Drive  
 Unit 400  
 Bloomfield, NJ 07003**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

**Last 4 digits of account number** XXXX

**\$4,550.00**

**When was the debt incurred?** 2020-2023

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
**Type of NONPRIORITY unsecured claim:**  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify Reservation deposit

4.4  
3

**Luxury Card**

Nonpriority Creditor's Name

**Po Box 8802  
 Wilmington, DE 19899**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

**Last 4 digits of account number** 8127

**\$18,235.00**

**When was the debt incurred?** 2003-2022

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
**Type of NONPRIORITY unsecured claim:**  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify Purchase of Consumer Goods and Services

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.4  
4

**Miguel Eloque**

Nonpriority Creditor's Name  
**c/o NYS Dept. of labor**  
**Building 12**  
**W.A. Harriman Campus**  
**Albany, NY 12226**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim is for a community debt  
**Is the claim subject to offset?**  
☒ No  
☐ Yes

Last 4 digits of account number **XXXX**

**\$23,360.00**

When was the debt incurred? **2013-2022**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
**Type of NONPRIORITY unsecured claim:**  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Unpaid wage claim**

4.4  
5

**Millenium Golf**

Nonpriority Creditor's Name  
**151-15 25th Drive**  
**Flushing, NY 11354**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim is for a community debt  
**Is the claim subject to offset?**  
☒ No  
☐ Yes

Last 4 digits of account number **XXXX**

**\$300.00**

When was the debt incurred? **2020-2023**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
**Type of NONPRIORITY unsecured claim:**  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Reservation deposit**

4.4  
6

**MLWD**

Nonpriority Creditor's Name  
**170 East Shore Road**  
**Great Neck, NY 11023**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another  
☐ Check if this claim is for a community debt  
**Is the claim subject to offset?**  
☒ No  
☐ Yes

Last 4 digits of account number **1610**

**\$475.00**

When was the debt incurred? **2021-2023**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed  
**Type of NONPRIORITY unsecured claim:**  
☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Water bill arrears**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.4  
7

**Myung Hee Hong**

Nonpriority Creditor's Name

**249-56 60th Avenue  
 Little Neck, NY 11362**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **XXXX**

**\$500.00**

When was the debt incurred? **2020-2023**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Reservation deposit**

4.4  
8

**National Grid**

Nonpriority Creditor's Name

**89-67 162 Street  
 Jamaica, NY 11432**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **4002**

**\$778.00**

When was the debt incurred? **2022**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business utility arrears**

4.4  
9

**National Grid**

Nonpriority Creditor's Name

**89-67 162 Street  
 Jamaica, NY 11432**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **9005**

**\$778.00**

When was the debt incurred? **2022**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business utility arrears**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.5  
0

**National Grid**

Nonpriority Creditor's Name

**89-67 162 Street  
Jamaica, NY 11432**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **0018**

**\$5,160.00**

When was the debt incurred? **2022**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Business utility arrears**

4.5  
1

**NY Korean Nail Assc.**

Nonpriority Creditor's Name

**163-07 Depot Road  
Suite 202  
Flushing, NY 11358**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **XXXX**

**\$5,000.00**

When was the debt incurred? **2020-2023**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Reservation deposit**

4.5  
2

**NYS Dept. of Labor**

Nonpriority Creditor's Name

**Unemployment Ins. Div  
Bldg 12 - Room 256  
Albany, NY 12240**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☒ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **XXXX**

**Unknown**

When was the debt incurred? **2020-2023**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Notice only**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.5  
3

**NYS Worker's Comp. Board**

Nonpriority Creditor's Name

**328 State Street, Room 33  
 Schenectady, NY 12305**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **1615**

**\$562.00**

When was the debt incurred? **2023**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business related debt**

4.5  
4

**Pako Realty Corp.**

Nonpriority Creditor's Name

**37-10 Skillman Avenue  
 Long Island City, NY 11101**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **XXXX**

**Unknown**

When was the debt incurred? **2012-2022**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☒ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business related debts**

4.5  
5

**Paolo Maatulul**

Nonpriority Creditor's Name

**c/o NYS Dept of Labor  
 Building 12  
 W.A. Harriman Campus  
 Albany, NY 12226**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **XXXX**

**\$11,806.00**

When was the debt incurred? **2014-2022**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Unpaid wage claim**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.5  
6

**Paul Kim**

Nonpriority Creditor's Name

**35-20 Bell Blvd.  
 Bayside, NY 11361**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **XXXX**

**\$500.00**

When was the debt incurred? **2020-2023**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Reservation deposit**

4.5  
7

**Performance Food Service**

Nonpriority Creditor's Name

**1 Ikea Drive  
 Elizabeth, NJ 07201**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **XXXX**

**\$3,038.00**

When was the debt incurred? **2020-2023**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business vendor debts**

4.5  
8

**PSE&G**

Nonpriority Creditor's Name

**Po Box 888  
 Hicksville, NY 11802-0888**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **1802**

**\$254.00**

When was the debt incurred? **2022**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business utility arrears**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.5  
9

**PSE&G**

Nonpriority Creditor's Name

**Po Box 888  
 Hicksville, NY 11802-0888**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **2002**

**\$9,082.00**

When was the debt incurred? **2022**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business utility arrears**

4.6  
0

**PSE&G**

Nonpriority Creditor's Name

**Po Box 888  
 Hicksville, NY 11802-0888**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **2205**

**\$6,126.00**

When was the debt incurred? **2022**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business utility arrears**

4.6  
1

**PSE&G**

Nonpriority Creditor's Name

**Po Box 888  
 Hicksville, NY 11802-0888**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **1901**

**\$1,435.00**

When was the debt incurred? **2022**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business utility arrears**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.6  
2

**PSE&G**

Nonpriority Creditor's Name

**Po Box 888**  
**Hicksville, NY 11802-0888**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **2402**

**\$5,417.00**

When was the debt incurred? **2022**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business utility arrears**

4.6  
3

**PSE&G**

Nonpriority Creditor's Name

**Po Box 888**  
**Hicksville, NY 11802-0888**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **2757**

**\$3,244.00**

When was the debt incurred? **2022**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business utility arrears**

4.6  
4

**PSE&G**

Nonpriority Creditor's Name

**Po Box 888**  
**Hicksville, NY 11802-0888**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **2602**

**\$6,533.00**

When was the debt incurred? **2022**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business utility arrears**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.6  
5

**PSE&G**

Nonpriority Creditor's Name

**Po Box 888  
 Hicksville, NY 11802-0888**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **2054**

**\$945.00**

When was the debt incurred? **2022**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Business utility arrears**

4.6  
6

**Segundo Garcias**

Nonpriority Creditor's Name

**c/o NYS Dept. of labor  
 Building 12  
 W.A. Harriman Campus  
 Albany, NY 12226**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **XXXX**

**\$52,135.00**

When was the debt incurred? **2013-2022**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Unpaid wage claim**

4.6  
7

**Sung Sam Bang**

Nonpriority Creditor's Name

**c/o NYS Dept. of labor  
 Building 12  
 W.A. Harriman Campus  
 Albany, NY 12226**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **XXXX**

**\$4,852.00**

When was the debt incurred? **2019-2022**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts  
☒ Other. Specify **Unpaid wage claim**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.6  
8

**The Korean Produce Assc.**

Nonpriority Creditor's Name  
**NYC Terminal Market  
 Room 261A  
 Bronx, NY 10474**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **XXXX**

**\$500.00**

When was the debt incurred? **2020-2023**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Reservation deposit**

4.6  
9

**US Bank**

Nonpriority Creditor's Name  
**Po Box 790408  
 Saint Louis, MO 63179-0408**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **8080**

**\$16,175.00**

When was the debt incurred? **2020-2022**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business credit card**

4.7  
0

**US Bank**

Nonpriority Creditor's Name  
**Po Box 790408  
 Saint Louis, MO 63179-0408**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

- ☐ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

- ☒ No  
☐ Yes

Last 4 digits of account number **7490**

**\$20,387.00**

When was the debt incurred? **2020-2022**

**As of the date you file, the claim is:** Check all that apply

- ☐ Contingent  
☐ Unliquidated  
☐ Disputed

**Type of NONPRIORITY unsecured claim:**

- ☐ Student loans  
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims  
☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business credit card**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.7  
1

**US Bank**

Last 4 digits of account number **2943**

**\$43,383.00**

Nonpriority Creditor's Name

**Po Box 790408**

**Saint Louis, MO 63179-0408**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? **2020-2022**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business credit card**

4.7  
2

**US Bank/RMS**

Last 4 digits of account number **2437**

**\$32,701.00**

Nonpriority Creditor's Name

**Attn: Bankruptcy**

**Po Box 5229**

**Cincinnati, OH 45201**

Number Street City State Zip Code

Who incurred the debt? Check one.

☒ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? **2009-2022**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Purchase of Consumer Goods and Services**

4.7  
3

**US Bank/RMS**

Last 4 digits of account number **0295**

**\$24,000.00**

Nonpriority Creditor's Name

**Attn: Bankruptcy**

**Po Box 5229**

**Cincinnati, OH 45201**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☒ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? **2012-2022**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Purchase of Consumer Goods and Services**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.7  
4

**US Small Business Admin**

Last 4 digits of account number **9102**

**\$400,000.00**

Nonpriority Creditor's Name

**New York District Office  
 Attn: Diana St. Louis  
 26 Federal Plaza, Rm 3100  
 New York, NY 10278**

When was the debt incurred? **2021-2022**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Personal guarantor on EIDL loan**

4.7  
5

**Verizon**

Last 4 digits of account number **XXXX**

**\$1,000.00**

Nonpriority Creditor's Name

**500 Technology Drive  
 Suite 550  
 Weldon Springs, MO 63304**

When was the debt incurred? **2020-2023**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business vendor debt**

4.7  
6

**Y.S. Trading Inc**

Last 4 digits of account number **XXXX**

**\$2,206.00**

Nonpriority Creditor's Name

**3817 23rd Street  
 Long Island City, NY 11101**

When was the debt incurred? **2020-2023**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business vendor debts**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.7  
7

**Yoo Produce Buying Svcs**

Nonpriority Creditor's Name

**230-A NYC Terminal Market  
Bronx, NY 10474**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **XXXX**

**\$1,955.00**

When was the debt incurred? **2020-2023**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business vendor debts**

4.7  
8

**Young Joo Shin**

Nonpriority Creditor's Name

**85 Atlantic Street  
Hackensack, NJ 07601**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **XXXX**

**\$400.00**

When was the debt incurred? **2020-2023**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Reservation deposit**

4.7  
9

**Yun Hee Chung**

Nonpriority Creditor's Name

**142-18 38th Avenue  
Suite 1B  
Flushing, NY 11354**

Number Street City State Zip Code

**Who incurred the debt?** Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ **Check if this claim is for a community debt**

**Is the claim subject to offset?**

☒ No

☐ Yes

Last 4 digits of account number **XXXX**

**\$8,600.00**

When was the debt incurred? **2020**

**As of the date you file, the claim is:** Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

**Type of NONPRIORITY unsecured claim:**

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Reservation deposit**

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

4.8  
0

**Zabell & Collata, P.C.**

Last 4 digits of account number **XXXX**

**Unknown**

Nonpriority Creditor's Name

**1 Corporate Drive #103  
Bohemia, NY 11716**

Number Street City State Zip Code

Who incurred the debt? Check one.

☐ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☒ At least one of the debtors and another

☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No

☐ Yes

When was the debt incurred? **2020-2023**

As of the date you file, the claim is: Check all that apply

☐ Contingent

☐ Unliquidated

☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans

☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims

☐ Debts to pension or profit-sharing plans, and other similar debts

☒ Other. Specify **Business vendor debts**

**Part 3: List Others to Be Notified About a Debt That You Already Listed**

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address

**Amex  
P.o. Box 981537  
El Paso, TX 79998**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.2** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Amex  
P.o. Box 981537  
El Paso, TX 79998**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.3** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Amex  
P.o. Box 981537  
El Paso, TX 79998**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.4** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Bank of America  
Po Box 982238  
El Paso, TX 79998**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.8** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Bank of America  
Po Box 982238  
El Paso, TX 79998**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.9** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Bank of America  
Po Box 982238  
El Paso, TX 79998**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.10** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address

**Bank of America  
Po Box 982238  
El Paso, TX 79998**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.11** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known)

Name and Address  
**Bank of America**  
**Po Box 982238**  
**El Paso, TX 79998**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.12** of (*Check one*):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Bank of America**  
**Po Box 982238**  
**El Paso, TX 79998**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.13** of (*Check one*):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Borah, Goldstein, Altschu**  
**377 Broadway, 6th floor**  
**New York, NY 10013**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.54** of (*Check one*):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Chase Card Services**  
**Po Box 15369**  
**Wilmington, DE 19850**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.16** of (*Check one*):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Chase Card Services**  
**Po Box 15369**  
**Wilmington, DE 19850**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.17** of (*Check one*):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Chase Card Services**  
**Po Box 15369**  
**Wilmington, DE 19850**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.18** of (*Check one*):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Chase Card Services**  
**Po Box 15369**  
**Wilmington, DE 19850**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.19** of (*Check one*):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Citibank**  
**Po Box 6217**  
**Sioux Falls, SD 57117**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.21** of (*Check one*):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Citibank**  
**Po Box 6217**  
**Sioux Falls, SD 57117**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.22** of (*Check one*):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Citibank**  
**Po Box 6217**  
**Sioux Falls, SD 57117**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.23** of (*Check one*):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Citibank**  
**Po Box 6217**  
**Sioux Falls, SD 57117**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.24** of (*Check one*):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address  
**Citibank**  
**Po Box 6217**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.25** of (*Check one*):

☐ Part 1: Creditors with Priority Unsecured Claims

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**Sioux Falls, SD 57117**

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

Name and Address

**Emerald Creek Capital  
 575 Lexington Avenue  
 Suite 3120  
 New York, NY 10022**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.1** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

Name and Address

**Internal Revenue Service  
 Centralized Insolvency Op  
 Po Box 7346  
 Philadelphia, PA 19101-7346**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **2.2** of (Check one):

☒ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

Name and Address

**Internal Revenue Service  
 Centralized Insolvency Op  
 Po Box 7346  
 Philadelphia, PA 19101-7346**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **2.1** of (Check one):

☒ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

Name and Address

**NYS Dept. Tax & Finance  
 Po Box 5300  
 Bankruptcy Unit  
 Albany, NY 12205-0300**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **2.2** of (Check one):

☒ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

Name and Address

**Rosenberg & Estis, PC  
 733 Third Avenue  
 New York, NY 10017**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.1** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

Name and Address

**The Samuel Law Firm  
 1441 Broadway, Suite 6085  
 New York, NY 10018**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.40** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

Name and Address

**US Attorney's Office EDNY  
 Attn: Civil Division  
 271-A Cadman Plaza East  
 Brooklyn, NY 11201-1820**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **2.2** of (Check one):

☒ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

Name and Address

**US Attorney's Office EDNY  
 Attn: Civil Division  
 271-A Cadman Plaza East  
 Brooklyn, NY 11201-1820**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **2.1** of (Check one):

☒ Part 1: Creditors with Priority Unsecured Claims

☐ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

Name and Address

**US Attorney's Office EDNY  
 Attn: Kevin Yim  
 271-A Cadman Plaza East  
 7th floor  
 Brooklyn, NY 11201-1820**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.74** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

Name and Address

**US Bank/RMS  
 Cb Disputes**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.72** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**Saint Louis, MO 63166**

Last 4 digits of account number \_\_\_\_\_

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Name and Address

**US Bank/RMS**

**Cb Disputes**

**Saint Louis, MO 63166**

On which entry in Part 1 or Part 2 did you list the original creditor?

Line **4.73** of (Check one):

☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number \_\_\_\_\_

**Part 4: Add the Amounts for Each Type of Unsecured Claim**

**6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.**

<b>Total claims from Part 1</b>	6a. <b>Domestic support obligations</b>	6a.	\$ <u>0.00</u>
	6b. <b>Taxes and certain other debts you owe the government</b>	6b.	\$ <u>1,645.00</u>
	6c. <b>Claims for death or personal injury while you were intoxicated</b>	6c.	\$ <u>0.00</u>
	6d. <b>Other.</b> Add all other priority unsecured claims. Write that amount here.	6d.	\$ <u>0.00</u>
	6e. <b>Total Priority.</b> Add lines 6a through 6d.	6e.	\$ <u>1,645.00</u>
<b>Total claims from Part 2</b>	6f. <b>Student loans</b>	6f.	\$ <u>0.00</u>
	6g. <b>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</b>	6g.	\$ <u>0.00</u>
	6h. <b>Debts to pension or profit-sharing plans, and other similar debts</b>	6h.	\$ <u>0.00</u>
	6i. <b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ <u>1,721,298.00</u>
	6j. <b>Total Nonpriority.</b> Add lines 6f through 6i.	6j.	\$ <u>1,721,298.00</u>

**Fill in this information to identify your case:**

Debtor 1	<b>Sung Hoon Cha</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Jung Ok Kim Cha</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NEW YORK		
Case number (if known)			

☐ Check if this is an amended filing

**Official Form 106G****Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**

- ☒ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	<b>Person or company with whom you have the contract or lease</b> Name, Number, Street, City, State and ZIP Code	<b>State what the contract or lease is for</b>
2.1	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.2	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.3	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.4	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	
2.5	<div>Name</div> <div>Number Street</div> <div>City State ZIP Code</div>	

**Fill in this information to identify your case:**

Debtor 1	<b>Sung Hoon Cha</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Jung Ok Kim Cha</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NEW YORK		
Case number (if known)			

☐ Check if this is an amended filing

## Official Form 106H

### Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)

☐ No

☒ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☒ No. Go to line 3.

☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

**Column 1: Your codebtor**

Name, Number, Street, City, State and ZIP Code

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.1 **11 Northern Blvd., LLC**  
**575 Lexington Avenue, Suite 3120**  
**New York, NY 10022**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.62**  
☐ Schedule G \_\_\_\_\_  
**PSE&G**

3.2 **11 Northern Blvd., LLC**  
**575 Lexington Avenue, Suite 3120**  
**New York, NY 10022**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.63**  
☐ Schedule G \_\_\_\_\_  
**PSE&G**

3.3 **11 Northern Blvd., LLC**  
**575 Lexington Avenue, Suite 3120**  
**New York, NY 10022**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.64**  
☐ Schedule G \_\_\_\_\_  
**PSE&G**

Debtor 1 **Sung Hoon Cha**  
**Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.4 **11 Northern Blvd., LLC**  
**575 Lexington Avenue, Suite 3120**  
**New York, NY 10022**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.65**  
☐ Schedule G \_\_\_\_\_  
**PSE&G**

3.5 **11 Northern Blvd., LLC**  
**575 Lexington Avenue, Suite 3120**  
**New York, NY 10022**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.48**  
☐ Schedule G \_\_\_\_\_  
**National Grid**

3.6 **11 Northern Blvd., LLC**  
**575 Lexington Avenue, Suite 3120**  
**New York, NY 10022**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.49**  
☐ Schedule G \_\_\_\_\_  
**National Grid**

3.7 **11 Northern Blvd., LLC**  
**575 Lexington Avenue, Suite 3120**  
**New York, NY 10022**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.26**  
☐ Schedule G \_\_\_\_\_  
**Con Edison**

3.8 **11 Northern Blvd., LLC**  
**575 Lexington Avenue, Suite 3120**  
**New York, NY 10022**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.46**  
☐ Schedule G \_\_\_\_\_  
**MLWD**

3.9 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.1**  
☐ Schedule G \_\_\_\_\_  
**11 Northern Blvd., LLC**

3.10 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.12**  
☐ Schedule G \_\_\_\_\_  
**Bank of America**

3.11 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.71**  
☐ Schedule G \_\_\_\_\_  
**US Bank**

Debtor 1 **Sung Hoon Cha**  
**Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.12 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.67**  
☐ Schedule G \_\_\_\_\_  
**Sung Sam Bang**

3.13 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **2.2**  
☐ Schedule G \_\_\_\_\_  
**NYS Dept. Tax & Finance**

3.14 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.58**  
☐ Schedule G \_\_\_\_\_  
**PSE&G**

3.15 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.59**  
☐ Schedule G \_\_\_\_\_  
**PSE&G**

3.16 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.60**  
☐ Schedule G \_\_\_\_\_  
**PSE&G**

3.17 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.61**  
☐ Schedule G \_\_\_\_\_  
**PSE&G**

3.18 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.50**  
☐ Schedule G \_\_\_\_\_  
**National Grid**

3.19 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.53**  
☐ Schedule G \_\_\_\_\_  
**NYS Worker's Comp. Board**

Debtor 1 **Sung Hoon Cha**  
**Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.20 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.74**  
☐ Schedule G \_\_\_\_\_  
**US Small Business Admin**

3.21 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.30**  
☐ Schedule G \_\_\_\_\_  
**Elmer Chilla**

3.22 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.44**  
☐ Schedule G \_\_\_\_\_  
**Miguel Eloque**

3.23 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.66**  
☐ Schedule G \_\_\_\_\_  
**Segundo Garcias**

3.24 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.5**  
☐ Schedule G \_\_\_\_\_  
**Angelica Gonzalez**

3.25 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.55**  
☐ Schedule G \_\_\_\_\_  
**Paolo Maatulul**

3.26 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.39**  
☐ Schedule G \_\_\_\_\_  
**John Yo Han Seo**

3.27 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.75**  
☐ Schedule G \_\_\_\_\_  
**Verizon**

Debtor 1 **Sung Hoon Cha**  
**Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.28 **Dae Dong & Associates, Inc.**  
**11 Northern Boulevard**  
**Great Neck, NY 11020**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.79**  
☐ Schedule G \_\_\_\_\_  
**Yun Hee Chung**

3.29 **F.T. Wedding Group, LTD**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.14**  
☐ Schedule G \_\_\_\_\_  
**Bank of Hope**

3.30 **F.T. Wedding Group, LTD**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.54**  
☐ Schedule G \_\_\_\_\_  
**Pako Realty Corp.**

3.31 **F.T. Wedding Group, LTD**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.28**  
☐ Schedule G \_\_\_\_\_  
**David Lee**

3.32 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.14**  
☐ Schedule G \_\_\_\_\_  
**Bank of Hope**

3.33 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.69**  
☐ Schedule G \_\_\_\_\_  
**US Bank**

3.34 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.70**  
☐ Schedule G \_\_\_\_\_  
**US Bank**

3.35 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.11**  
☐ Schedule G \_\_\_\_\_  
**Bank of America**

Debtor 1 **Sung Hoon Cha**  
**Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.36 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **2.1**  
☐ Schedule G \_\_\_\_\_  
**NYC Dept of Finance**

3.37 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.27**  
☐ Schedule G \_\_\_\_\_  
**Con Edison**

3.38 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.6**  
☐ Schedule G \_\_\_\_\_  
**Anheuser Busch**

3.39 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.7**  
☐ Schedule G \_\_\_\_\_  
**Aveli Waste LLC**

3.40 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.15**  
☐ Schedule G \_\_\_\_\_  
**BFFA**

3.41 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.20**  
☐ Schedule G \_\_\_\_\_  
**Chuo Trading Corp.**

3.42 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.33**  
☐ Schedule G \_\_\_\_\_  
**Fancy Foods Inc**

3.43 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.34**  
☐ Schedule G \_\_\_\_\_  
**Far East Distributor**

Debtor 1 **Sung Hoon Cha**  
**Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.44 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.35**  
☐ Schedule G \_\_\_\_\_  
**Finewear Linen Inc**

3.45 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.36**  
☐ Schedule G \_\_\_\_\_  
**Han Sung**

3.46 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.37**  
☐ Schedule G \_\_\_\_\_  
**Happy Flowers**

3.47 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.38**  
☐ Schedule G \_\_\_\_\_  
**JFC International**

3.48 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.57**  
☐ Schedule G \_\_\_\_\_  
**Performance Food Service**

3.49 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.77**  
☐ Schedule G \_\_\_\_\_  
**Yoo Produce Buying Svcs**

3.50 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.76**  
☐ Schedule G \_\_\_\_\_  
**Y.S. Trading Inc**

3.51 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.32**  
☐ Schedule G \_\_\_\_\_  
**Eun Kyung Kim**

Debtor 1 **Sung Hoon Cha**  
**Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

*Column 2: The creditor to whom you owe the debt*  
Check all schedules that apply:

3.52 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.51**  
☐ Schedule G \_\_\_\_\_  
**NY Korean Nail Assc.**

3.53 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.42**  
☐ Schedule G \_\_\_\_\_  
**Kyung Lee**

3.54 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.41**  
☐ Schedule G \_\_\_\_\_  
**Jung Moon Gu**

3.55 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.56**  
☐ Schedule G \_\_\_\_\_  
**Paul Kim**

3.56 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.47**  
☐ Schedule G \_\_\_\_\_  
**Myung Hee Hong**

3.57 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.68**  
☐ Schedule G \_\_\_\_\_  
**The Korean Produce Assc.**

3.58 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.78**  
☐ Schedule G \_\_\_\_\_  
**Young Joo Shin**

3.59 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_  
☒ Schedule E/F, line **4.45**  
☐ Schedule G \_\_\_\_\_  
**Millenium Golf**

Debtor 1 **Sung Hoon Cha**  
**Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**Additional Page to List More Codebtors**

*Column 1: Your codebtor*

**Column 2: The creditor to whom you owe the debt**

Check all schedules that apply:

3.60 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_

☒ Schedule E/F, line **4.31**

☐ Schedule G \_\_\_\_\_

**Emmut Properties**

3.61 **Millennium Dae Dong, Inc.**  
**150-24 Northern Boulevard, 2nd floor**  
**Flushing, NY 11354**

☐ Schedule D, line \_\_\_\_\_

☒ Schedule E/F, line **4.80**

☐ Schedule G \_\_\_\_\_

**Zabell & Collata, P.C.**

Fill in this information to identify your case:

Debtor 1 Sung Hoon Cha

Debtor 2 Jung Ok Kim Cha  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF NEW YORK

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY**Official Form 106I****Schedule I: Your Income**

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

**Employment status**

- ☒ Employed
- ☐ Not employed

**Occupation**Unemployed**Employer's name****Employer's address****Debtor 2 or non-filing spouse**

- ☒ Employed
- ☐ Not employed

Home Health Aide**How long employed there?****Part 2: Give Details About Monthly Income**

**Estimate monthly income as of the date you file this form.** If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. <b>List monthly gross wages, salary, and commissions</b> (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$	<u>0.00</u>	\$ <u>2,128.00</u>
3. <b>Estimate and list monthly overtime pay.</b>	3. +\$	<u>0.00</u>	+\$ <u>0.00</u>
4. <b>Calculate gross income.</b> Add line 2 + line 3.	4. \$	<u>0.00</u>	\$ <u>2,128.00</u>

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ <b>0.00</b>	\$ <b>2,128.00</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ <b>0.00</b>	\$ <b>377.00</b>
5b. Mandatory contributions for retirement plans	5b. \$ <b>0.00</b>	\$ <b>0.00</b>
5c. Voluntary contributions for retirement plans	5c. \$ <b>0.00</b>	\$ <b>0.00</b>
5d. Required repayments of retirement fund loans	5d. \$ <b>0.00</b>	\$ <b>0.00</b>
5e. Insurance	5e. \$ <b>0.00</b>	\$ <b>0.00</b>
5f. Domestic support obligations	5f. \$ <b>0.00</b>	\$ <b>0.00</b>
5g. Union dues	5g. \$ <b>0.00</b>	\$ <b>0.00</b>
5h. Other deductions. Specify:	5h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ <b>0.00</b>	\$ <b>377.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ <b>0.00</b>	\$ <b>1,751.00</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ <b>0.00</b>	\$ <b>0.00</b>
8b. Interest and dividends	8b. \$ <b>0.00</b>	\$ <b>0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ <b>0.00</b>	\$ <b>0.00</b>
8d. Unemployment compensation	8d. \$ <b>357.00</b>	\$ <b>546.00</b>
8e. Social Security	8e. \$ <b>2,159.00</b>	\$ <b>2,285.00</b>
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ <b>0.00</b>	\$ <b>0.00</b>
8g. Pension or retirement income	8g. \$ <b>0.00</b>	\$ <b>0.00</b>
8h. Other monthly income. Specify:	8h.+ \$ <b>0.00</b>	+ \$ <b>0.00</b>
<b>9. Add all other income.</b> Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ <b>2,516.00</b>	\$ <b>2,831.00</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ <b>2,516.00</b> + \$ <b>4,582.00</b>	= \$ <b>7,098.00</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		
	11. +\$	<b>0.00</b>
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$	<b>7,098.00</b>
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. Explain:		

**Combined monthly income**

Fill in this information to identify your case:

Debtor 1 Sung Hoon Cha

Debtor 2 Jung Ok Kim Cha  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF NEW YORK

Case number \_\_\_\_\_  
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

## Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Your Household

## 1. Is this a joint case?

☐ No. Go to line 2.☒ Yes. Does Debtor 2 live in a separate household?☒ No☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

## Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

## 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 4,147.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 75.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 0.00

4d. Homeowner's association or condominium dues

4d. \$ 1,359.00

## 5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 0.00

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

<b>6. Utilities:</b>		
6a. Electricity, heat, natural gas	6a. \$	<u>0.00</u>
6b. Water, sewer, garbage collection	6b. \$	<u>0.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$	<u>450.00</u>
6d. Other. Specify: _____	6d. \$	<u>0.00</u>
<b>7. Food and housekeeping supplies</b>	7. \$	<u>300.00</u>
<b>8. Childcare and children's education costs</b>	8. \$	<u>0.00</u>
<b>9. Clothing, laundry, and dry cleaning</b>	9. \$	<u>40.00</u>
<b>10. Personal care products and services</b>	10. \$	<u>35.00</u>
<b>11. Medical and dental expenses</b>	11. \$	<u>25.00</u>
<b>12. Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$	<u>350.00</u>
<b>13. Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$	<u>0.00</u>
<b>14. Charitable contributions and religious donations</b>	14. \$	<u>0.00</u>
<b>15. Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a. \$	<u>0.00</u>
15b. Health insurance	15b. \$	<u>0.00</u>
15c. Vehicle insurance	15c. \$	<u>309.00</u>
15d. Other insurance. Specify: _____	15d. \$	<u>0.00</u>
<b>16. Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____		
16. \$		<u>0.00</u>
<b>17. Installment or lease payments:</b>		
17a. Car payments for Vehicle 1	17a. \$	<u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$	<u>0.00</u>
17c. Other. Specify: _____	17c. \$	<u>0.00</u>
17d. Other. Specify: _____	17d. \$	<u>0.00</u>
<b>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>		
18. \$		<u>0.00</u>
<b>19. Other payments you make to support others who do not live with you.</b>		
19. \$		<u>0.00</u>
<b>20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>		
20a. Mortgages on other property	20a. \$	<u>0.00</u>
20b. Real estate taxes	20b. \$	<u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$	<u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$	<u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$	<u>0.00</u>
<b>21. Other:</b> Specify: _____		
21. +\$		<u>0.00</u>
<b>22. Calculate your monthly expenses</b>		
22a. Add lines 4 through 21.	\$	<u>7,090.00</u>
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	\$	
22c. Add line 22a and 22b. The result is your monthly expenses.	\$	<u>7,090.00</u>
<b>23. Calculate your monthly net income.</b>		
23a. Copy line 12 ( <i>your combined monthly income</i> ) from Schedule I.	23a. \$	<u>7,098.00</u>
23b. Copy your monthly expenses from line 22c above.	23b. -\$	<u>7,090.00</u>
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c. \$	<u>8.00</u>
<b>24. Do you expect an increase or decrease in your expenses within the year after you file this form?</b> For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes. <span style="border: 1px solid black; padding: 2px;">Explain here:</span>		

**Fill in this information to identify your case:**

Debtor 1	<b>Sung Hoon Cha</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Jung Ok Kim Cha</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NEW YORK		
Case number (if known)			

☐ Check if this is an amended filing

Official Form 106Dec

**Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

 Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person \_\_\_\_\_ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Sung Hoon Cha

**Sung Hoon Cha**  
Signature of Debtor 1

Date 1/31/2024

X /s/ Jung Ok Kim Cha

**Jung Ok Kim Cha**  
Signature of Debtor 2

Date 1/31/2024

**Fill in this information to identify your case:**

Debtor 1	<b>Sung Hoon Cha</b>		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	<b>Jung Ok Kim Cha</b>		
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF NEW YORK		
Case number (if known)			

☐ Check if this is an amended filing

**Official Form 107****Statement of Financial Affairs for Individuals Filing for Bankruptcy**

04/22

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Give Details About Your Marital Status and Where You Lived Before****1. What is your current marital status?**

- ☒ Married  
☐ Not married

**2. During the last 3 years, have you lived anywhere other than where you live now?**

- ☒ No  
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

<b>Debtor 1:</b>	<b>Dates Debtor 1 lived there</b>	<b>Debtor 2 Prior Address:</b>	<b>Dates Debtor 2 lived there</b>

**3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.*)

- ☒ No  
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

**Part 2 Explain the Sources of Your Income****4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?**

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No  
☒ Yes. Fill in the details.

**From January 1 of current year until the date you filed for bankruptcy:**

Debtor 1		Debtor 2	
Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$0.00	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	\$1,959.00

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
	<input type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$0.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$0.00</b>
	<input checked="" type="checkbox"/> Operating a business		<input checked="" type="checkbox"/> Operating a business	
<b>For last calendar year: (January 1 to December 31, 2023 )</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$0.00</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$25,669.00</b>
	<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	
	<input type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$0.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$0.00</b>
	<input checked="" type="checkbox"/> Operating a business		<input checked="" type="checkbox"/> Operating a business	
<b>For the calendar year before that: (January 1 to December 31, 2022 )</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$44,100.00</b>	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$67,756.00</b>
	<input type="checkbox"/> Operating a business		<input type="checkbox"/> Operating a business	
	<input type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$0.00</b>	<input type="checkbox"/> Wages, commissions, bonuses, tips	<b>\$0.00</b>
	<input checked="" type="checkbox"/> Operating a business		<input checked="" type="checkbox"/> Operating a business	

**5. Did you receive any other income during this year or the two previous calendar years?**

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

- ☐ No  
☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income (before deductions and exclusions)
<b>From January 1 of current year until the date you filed for bankruptcy:</b>	<b>Social Security Benefits</b>	<b>\$2,159.00</b>	<b>Social Security Benefits</b>	<b>\$2,285.00</b>
<b>For last calendar year: (January 1 to December 31, 2023 )</b>	<b>Social Security Benefits</b>	<b>\$12,954.00</b>	<b>Social Security Benefits</b>	<b>\$13,710.00</b>
<b>For the calendar year before that: (January 1 to December 31, 2022 )</b>	<b>Social Security Benefits</b>	<b>\$5,931.00</b>	<b>Social Security Benefits</b>	<b>\$12,564.00</b>

**Part 3: List Certain Payments You Made Before You Filed for Bankruptcy**

**6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

- ☒ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$7,575\* or more?

- ☒ No. Go to line 7.

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

- ☐ Yes List below each creditor to whom you paid a total of \$7,575\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

\* Subject to adjustment on 4/01/25 and every 3 years after that for cases filed on or after the date of adjustment.

- ☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**  
 During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- ☐ No. Go to line 7.  
☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
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7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**  
*Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.*

- ☒ No  
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
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8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**  
 Include payments on debts guaranteed or cosigned by an insider.

- ☒ No  
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
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**Part 4: Identify Legal Actions, Repossessions, and Foreclosures**

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**  
 List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No  
☒ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
11 Northern Blvd., LLC vs Dae Dong & Associates, et al 610419/2021	Debt collection	Nassau County Supreme Court	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Raymond Teng vs. Millenium Dae Dong 704927/2022	Debt collection	Queens County Supreme Court	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
Bank of Hope vs. Millennium Dae Dong, Inc. et al 650804/2022	Debt collection	New York County Supreme Court	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known)

Case title Case number	Nature of the case	Court or agency	Status of the case
<b>Pako Realty Corp. vs F.T. Wedding GGroup LTD, et al 708384/2021</b>	<b>Debt collection</b>	<b>Queens County Supreme Court</b>	<input checked="" type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
<b>Bank Of America Na vs CHARLES CHA 2465379</b>	<b>CIVIL JUDGMENT</b>	<b>SUPREME COURT - CIVIL DIVISION - JAMAICA</b>	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded  <b>- 119,159.00</b>
<b>American Express National Bankk vs. Charles Chaet al 701504/2020</b>	<b>Debt collection</b>	<b>Queens County Supreme Court</b>	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded
<b>American Express National Bank vs. Jung Ok Cha CV-021473-20/QU</b>	<b>Debt collection</b>	<b>Queens County Civil Court</b>	<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**  
 Check all that apply and fill in the details below.

- ☒ No. Go to line 11.  
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property
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11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

- ☒ No  
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount
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12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

- ☒ No  
☐ Yes

**Part 5: List Certain Gifts and Contributions**

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?**

- ☒ No  
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
<b>Person to Whom You Gave the Gift and Address:</b>			

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No

☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value
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**Part 6: List Certain Losses**

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No

☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
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**Part 7: List Certain Payments or Transfers**

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

☒ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
The Law Office of John C. Kim, P.C. 163-10 Northern Boulevard Suite 201 Flushing, NY 11358	\$4,900 Total legal fees & filing fees	1/2024	\$4,900.00
Credit Advisors Foundation	\$100 Credit counseling & debtor education fees	1/2024	\$100.00

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

☒ No

☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
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18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☒ No

☐ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
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Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No  
☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made
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**Part 8: List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?  
 Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No  
☒ Yes. Fill in the details.

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Bank of Hope	XXXX-6701	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___	6/2022	\$0.00
Bank of Hope	XXXX-8601	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___	6/2022	\$0.00
NewBank	XXXX-5248	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___	6/2022	\$0.00
Citibank	XXXX-0092	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___	6/2023	\$0.00
Bank of Hope	XXXX-3024	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___	2022	\$0.00
Shinhan Bank	XXXX-2085	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other___	11/2023	\$0.00

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
<b>Shinhan Bank</b>	<b>XXXX-0021</b>	<input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Money Market <input type="checkbox"/> Brokerage <input type="checkbox"/> Other ____	<b>10/2023</b>	<b>\$0.00</b>

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

☒ No  
☐ Yes. Fill in the details.

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
--	---	-----------------------	-----------------------

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☒ No  
☐ Yes. Fill in the details.

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
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#### Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☒ No  
☐ Yes. Fill in the details.

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
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#### Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- ☒ **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- ☒ **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- ☒ **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
---	--	-----------------------------------	----------------

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known)

**25. Have you notified any governmental unit of any release of hazardous material?**

- ☒ No  
☐ Yes. Fill in the details.

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice
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**26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.**

- ☒ No  
☐ Yes. Fill in the details.

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case
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**Part 11: Give Details About Your Business or Connections to Any Business**

**27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?**

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time  
☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)  
☐ A partner in a partnership  
☒ An officer, director, or managing executive of a corporation  
☒ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.

☒ Yes. Check all that apply above and fill in the details below for each business.

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN.  Dates business existed
Dae Dong & Associates, Inc. 11 Northern Boulevard Great Neck, NY 11020	Wedding support services	EIN: From-To 2010-2024 (non-operating)
11 Northern Blvd., LLC 575 Lexington Avenue, Suite 3120 New York, NY 10022	Commercial property management company	EIN: From-To 2006-2021 (involuntary transfer)
F.T. Wedding Group, LTD 150-24 Northern Boulevard, 2nd floor Flushing, NY 11354	Company for Millennium Dae Dong, Inc.	EIN: From-To 2012-2022 (closed)
Millennium Dae Dong, Inc. 150-24 Northern Boulevard, 2nd floor Flushing, NY 11354	Catering hall	EIN: From-To 2005-2022 (closed)

**28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.**

- ☒ No  
☐ Yes. Fill in the details below.

Name Address (Number, Street, City, State and ZIP Code)	Date Issued
---	-------------

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

**Part 12: Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Sung Hoon Cha

**Sung Hoon Cha**  
 Signature of Debtor 1

Date 1/31/2024

/s/ Jung Ok Kim Cha

**Jung Ok Kim Cha**  
 Signature of Debtor 2

Date 1/31/2024

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- ☒ No  
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- ☒ No  
☐ Yes. Name of Person \_\_\_\_\_. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**Fill in this information to identify your case:**

Debtor 1	<b>Sung Hoon Cha</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Jung Ok Kim Cha</b>		
(Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: <b>EASTERN DISTRICT OF NEW YORK</b>			
Case number _____ (if known)			

☐ Check if this is an amended filing

## Official Form 108

# Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- ☒ creditors have claims secured by your property, or
- ☒ you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

**Part 1: List Your Creditors Who Have Secured Claims**

1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: <b>TD Bank</b>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input checked="" type="checkbox"/> Retain the property and [explain]: <b>Retain/Take Chances</b>	<input type="checkbox"/> No  <input checked="" type="checkbox"/> Yes
Description of property: <b>2 Bay Club Drive, Apt. 17C Bayside, NY 11360 Queens County</b>		
securing debt:		

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	<input type="checkbox"/> No
Description of leased Property:	<input type="checkbox"/> Yes
Lessor's name:	<input type="checkbox"/> No
Description of leased Property:	<input type="checkbox"/> Yes

Debtor 1 **Sung Hoon Cha**  
Debtor 2 **Jung Ok Kim Cha**

Case number *(if known)* \_\_\_\_\_

Lessor's name:  
Description of leased  
Property:

☐ No

☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No

☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No

☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No

☐ Yes

Lessor's name:  
Description of leased  
Property:

☐ No

☐ Yes

Debtor 1 **Sung Hoon Cha**  
Debtor 2 **Jung Ok Kim Cha**

Case number *(if known)*

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

**X /s/ Sung Hoon Cha**  
**Sung Hoon Cha**  
Signature of Debtor 1

**X /s/ Jung Ok Kim Cha**  
**Jung Ok Kim Cha**  
Signature of Debtor 2

Date **1/31/2024**

Date **1/31/2024**

## Fill in this information to identify your case:

Debtor 1 Sung Hoon Cha

Debtor 2 Jung Ok Kim Cha  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF NEW YORK

Case number \_\_\_\_\_  
(if known)

## Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

## Official Form 122A - 1

## Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

## Part 1: Calculate Your Current Monthly Income

## 1. What is your marital and filing status? Check one only.

- ☐ Not married. Fill out Column A, lines 2-11.
- ☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- ☐ Married and your spouse is NOT filing with you. You and your spouse are:
- ☐ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
- ☐ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ _____	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ _____	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____
5. Net income from operating a business, profession, or farm	<div style="text-align: center;">Debtor 1</div> Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses -\$ _____ Net monthly income from a business, profession, or farm \$ _____ Copy here -> \$ _____	
6. Net income from rental and other real property	<div style="text-align: center;">Debtor 1</div> Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses -\$ _____ Net monthly income from rental or other real property \$ _____ Copy here -> \$ _____	
7. Interest, dividends, and royalties	\$ _____	\$ _____

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

Column A  
Debtor 1

Column B  
Debtor 2 or  
non-filing spouse

**8. Unemployment compensation**

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \_\_\_\_\_ \$ \_\_\_\_\_

For your spouse \_\_\_\_\_ \$ \_\_\_\_\_

- 9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ \_\_\_\_\_

\$ \_\_\_\_\_

- 10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below..

\_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\_\_\_\_\_ + \$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

- 11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ \_\_\_\_\_ +

\$ \_\_\_\_\_ =

\$ \_\_\_\_\_

Total current monthly  
income

**Part 2: Determine Whether the Means Test Applies to You**

- 12. Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 \_\_\_\_\_ **Copy line 11 here=>**

\$ \_\_\_\_\_

Multiply by 12 (the number of months in a year)

x 12

12b. The result is your annual income for this part of the form

12b. \$ \_\_\_\_\_

- 13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

\_\_\_\_\_

Fill in the number of people in your household.

\_\_\_\_\_

Fill in the median family income for your state and size of household.

13. \$ \_\_\_\_\_

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

- 14. How do the lines compare?**

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X /s/ Sung Hoon Cha**  
**Sung Hoon Cha**  
 Signature of Debtor 1

**X /s/ Jung Ok Kim Cha**  
**Jung Ok Kim Cha**  
 Signature of Debtor 2

Debtor 1	<b>Sung Hoon Cha</b>	Case number (if known)	
Debtor 2	<b>Jung Ok Kim Cha</b>		

Date	<b>1/31/2024</b>	Date	<b>1/31/2024</b>
	MM / DD / YYYY		MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1 Sung Hoon Cha

Debtor 2 Jung Ok Kim Cha  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF NEW YORK

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

## Official Form 122A - 1Supp

## Statement of Exemption from Presumption of Abuse Under § 707(b)(2)

12/15

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

**Part 1** Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the answer you gave at line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 1).

- ☒ No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
- ☐ Yes. Go to Part 2.

**Part 2:** Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?

- ☐ No. Go to line 3.
- ☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity?  
10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Go to line 3.
- ☐ Yes. Go to Form 122A-1: on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. **Are you or have you been a Reservist or member of the National Guard?**

- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:

- ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and remain on active duty.
- ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and was released from active duty on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.
- ☐ **I am performing a homeland defense activity for at least 90 days.**
- ☐ **I performed a homeland defense activity for at least 90 days**, ending on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

## Fill in this information to identify your case:

Debtor 1 Sung Hoon Cha

Debtor 2 Jung Ok Kim Cha  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF NEW YORK

Case number \_\_\_\_\_  
(if known)

## Check one box only as directed in this form and in Form 122A-1Supp:

- ☒ 1. There is no presumption of abuse
- ☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).
- ☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

## Official Form 122A - 1

## Chapter 7 Statement of Your Current Monthly Income

12/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

## Part 1: Calculate Your Current Monthly Income

## 1. What is your marital and filing status? Check one only.

- ☐ Not married. Fill out Column A, lines 2-11.
- ☐ Married and your spouse is filing with you. Fill out both Columns A and B, lines 2-11.
- ☐ Married and your spouse is NOT filing with you. You and your spouse are:
- ☐ Living in the same household and are not legally separated. Fill out both Columns A and B, lines 2-11.
- ☐ Living separately or are legally separated. Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	Column A Debtor 1	Column B Debtor 2 or non-filing spouse
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	\$ _____	\$ _____
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	\$ _____	\$ _____
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	\$ _____	\$ _____
5. Net income from operating a business, profession, or farm	<div style="text-align: center;">Debtor 1</div> Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses -\$ _____ Net monthly income from a business, profession, or farm \$ _____ Copy here -> \$ _____	
6. Net income from rental and other real property	<div style="text-align: center;">Debtor 1</div> Gross receipts (before all deductions) \$ _____ Ordinary and necessary operating expenses -\$ _____ Net monthly income from rental or other real property \$ _____ Copy here -> \$ _____	
7. Interest, dividends, and royalties	\$ _____	\$ _____

Debtor 1 **Sung Hoon Cha**  
 Debtor 2 **Jung Ok Kim Cha**

Case number (if known) \_\_\_\_\_

Column A  
Debtor 1

Column B  
Debtor 2 or  
non-filing spouse

**8. Unemployment compensation**

\$ \_\_\_\_\_

\$ \_\_\_\_\_

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:

For you \_\_\_\_\_ \$ \_\_\_\_\_

For your spouse \_\_\_\_\_ \$ \_\_\_\_\_

- 9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act. Also, except as stated in the next sentence, do not include any compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If you received any retired pay paid under chapter 61 of title 10, then include that pay only to the extent that it does not exceed the amount of retired pay to which you would otherwise be entitled if retired under any provision of title 10 other than chapter 61 of that title.

\$ \_\_\_\_\_

\$ \_\_\_\_\_

- 10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act; payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism; or compensation, pension, pay, annuity, or allowance paid by the United States Government in connection with a disability, combat-related injury or disability, or death of a member of the uniformed services. If necessary, list other sources on a separate page and put the total below..

\_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\_\_\_\_\_ + \$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

- 11. Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B.

\$ \_\_\_\_\_ +

\$ \_\_\_\_\_ =

\$ \_\_\_\_\_

Total current monthly  
income

**Part 2: Determine Whether the Means Test Applies to You**

- 12. Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 \_\_\_\_\_ **Copy line 11 here=>**

\$ \_\_\_\_\_

Multiply by 12 (the number of months in a year)

x 12

12b. The result is your annual income for this part of the form

12b. \$ \_\_\_\_\_

- 13. Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

\_\_\_\_\_

Fill in the number of people in your household.

\_\_\_\_\_

Fill in the median family income for your state and size of household. \_\_\_\_\_

13. \$ \_\_\_\_\_

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

- 14. How do the lines compare?**

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3. Do NOT fill out or file Official Form 122A-2.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

**Part 3: Sign Below**

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X /s/ Sung Hoon Cha**  
**Sung Hoon Cha**  
 Signature of Debtor 1

**X /s/ Jung Ok Kim Cha**  
**Jung Ok Kim Cha**  
 Signature of Debtor 2

Debtor 1	<b>Sung Hoon Cha</b>	Case number (if known)	
Debtor 2	<b>Jung Ok Kim Cha</b>		

Date **1/31/2024**  
MM / DD / YYYY

Date **1/31/2024**  
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1 Sung Hoon Cha

Debtor 2 Jung Ok Kim Cha  
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF NEW YORK

Case number \_\_\_\_\_  
(if known)

☐ Check if this is an amended filing

## Official Form 122A - 1Supp

## Statement of Exemption from Presumption of Abuse Under § 707(b)(2)

12/15

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 if you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

**Part 1** Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the answer you gave at line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 1).

- ☒ No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.
- ☐ Yes. Go to Part 2.

**Part 2:** Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?

- ☐ No. Go to line 3.
- ☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity?  
10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Go to line 3.
- ☐ Yes. Go to Form 122A-1: on the top of page 1 of that form, check box 1, *There is no presumption of abuse*, and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. **Are you or have you been a Reservist or member of the National Guard?**

- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).
- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:

- ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and remain on active duty.
- ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and was released from active duty on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.
- ☐ **I am performing a homeland defense activity for at least 90 days.**
- ☐ **I performed a homeland defense activity for at least 90 days**, ending on \_\_\_\_\_, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

B2030 (Form 2030) (12/15)

**United States Bankruptcy Court  
EASTERN DISTRICT OF NEW YORK**

In re **Sung Hoon Cha  
Jung Ok Kim Cha**

Debtor(s)

Case No.

Chapter

**7**

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<b>4,550.00</b>
Prior to the filing of this statement I have received .....	\$	<b>4,550.00</b>
Balance Due .....	\$	<b>0.00</b>

2. The source of the compensation paid to me was:

☒ Debtor      ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor      ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Initial consultation; pre-petition meetings and analysis; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; post-petition follow up and closing file.**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding, and any other matters including motions practice not listed in section 5 above.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**1/31/2024**

*Date*

**/s/ John C. Kim**

**John C. Kim**

*Signature of Attorney*

**The Law Office of John C. Kim, P.C.**

**163-10 Northern Boulevard**

**Suite 201**

**Flushing, NY 11358**

**(718) 539-1100 Fax: (718) 539-1717**

**John@jcklaw.com**

*Name of law firm*

**United States Bankruptcy Court  
EASTERN DISTRICT OF NEW YORK**

In re **Sung Hoon Cha  
Jung Ok Kim Cha**

Debtor(s)

Case No.

Chapter

**7**

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s) or attorney for the debtor(s) hereby verify that the attached matrix (list of creditors) is true and correct to the best of their knowledge.

Date: **1/31/2024**

**/s/ Sung Hoon Cha**

**Sung Hoon Cha**

Signature of Debtor

Date: **1/31/2024**

**/s/ Jung Ok Kim Cha**

**Jung Ok Kim Cha**

Signature of Debtor

Date: **1/31/2024**

**/s/ John C. Kim**

Signature of Attorney

**John C. Kim**

**The Law Office of John C. Kim, P.C.**

**163-10 Northern Boulevard**

**Suite 201**

**Flushing, NY 11358**

**(718) 539-1100 Fax: (718) 539-1717**

11 NORTHERN BLVD., LLC  
C/O EMERALD CREEK CAPITAL  
575 LEXINGTON AVENUE  
SUITE 3120  
NEW YORK, NY 10022

11 NORTHERN BLVD., LLC  
575 LEXINGTON AVENUE, SUITE 3120  
NEW YORK, NY 10022

AMEX  
CORRESPONDENCE/BANKRUPTCY  
PO BOX 981540  
EL PASO, TX 79998

AMEX  
P.O. BOX 981537  
EL PASO, TX 79998

ANGELICA GONZALEZ  
C/O NYS DEPT. OF LABOR  
BUILDING 12  
W.A. HARRIMAN CAMPUS  
ALBANY, NY 12240

ANHEUSER BUSCH  
550 FOOD CENTER DRIVE  
BRONX, NY 10474

AVELI WASTE LLC  
14150 73RD TERRACE  
FLUSHING, NY 11367

BANK OF AMERICA  
ATTN: BANKRUPTCY  
4909 SAVARESE CIRCLE  
TAMPA, FL 33634

BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX 79998

BANK OF HOPE  
3200 WILSHIRE BLVD.  
7TH FLOOR  
LOS ANGELES, CA 90010

BFFA  
1430 BROADWAY  
SUITE 1208  
NEW YORK, NY 10018

BORAH, GOLDSTEIN, ALTSCHU  
377 BROADWAY, 6TH FLOOR  
NEW YORK, NY 10013

CHASE CARD SERVICES  
ATTN: BANKRUPTCY  
P.O. 15298  
WILMINGTON, DE 19850

CHASE CARD SERVICES  
PO BOX 15369  
WILMINGTON, DE 19850

CHUO TRADING CORP.  
97-44 101ST STREET  
OZONE PARK, NY 11416

CITIBANK  
ATTN: BANKRUPTCY  
P.O. BOX 790034  
ST LOUIS, MO 63179

CITIBANK  
PO BOX 6217  
SIOUX FALLS, SD 57117

CON EDISON  
COOPER STATION  
PO BOX 138  
NEW YORK, NY 10276

DAE DONG & ASSOCIATES, INC.  
11 NORTHERN BOULEVARD  
GREAT NECK, NY 11020

DAVID LEE  
50 ELM DRIVE  
ROSLYN, NY 11576

DISCOVER FIN. SVCRS.  
ATTN: BANKRUPTCY  
P.O. BOX 3025  
NEW ALBANY, OH 43054

ELMER CHILLA  
C/O NYS DEPT. OF LABOR  
BUILDING 12  
W.A. HARRIMAN CAMPUS  
ALBANY, NY 12226

EMERALD CREEK CAPITAL  
575 LEXINGTON AVENUE  
SUITE 3120  
NEW YORK, NY 10022

EMMUT PROPERTIES  
521 W 48TH STREET, #1A  
NEW YORK, NY 10036

EUN KYUNG KIM  
42-07 PARSONS BLVD.  
FLUSHING, NY 11355

F.T. WEDDING GROUP, LTD  
150-24 NORTHERN BOULEVARD, 2ND FLOOR  
FLUSHING, NY 11354

FANCY FOODS INC  
B-12 HUNTS POINT MARKET  
BRONX, NY 10474

FAR EAST DISTRIBUTOR  
50-19 97TH PLACE  
CORONA, NY 11368

FINEWEAR LINEN INC  
22 E COLUMBIA AVENUE  
PALISADES PARK, NJ 07650

HAN SUNG  
1826 SUYDAM STREET  
RIDGEWOOD, NY 11385

HAPPY FLOWERS  
147-34A NORTHERN BLVD.  
FLUSHING, NY 11354

INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OP  
PO BOX 7346  
PHILADELPHIA, PA 19101-7346

JFC INTERNATIONAL  
80 REAR INDUSTRIAL WAY  
WILMINGTON, MA 01887

JOHN YO HAN SEO  
C/O NYS DEPT. OF LABOR  
BUILDING 12  
W.A. HARRIMAN CAMPUS  
ALBANY, NY 12226

JOSE PITCHOL  
C/O THE SAMUEL LAW FIRM  
1441 BROADWAY, SUITE 6085  
NEW YORK, NY 10018

JUNG MOON GU  
3406 148TH STREET  
2ND FLOOR  
FLUSHING, NY 11354

KYUNG LEE  
400 BROADACRE DRIVE  
UNIT 400  
BLOOMFIELD, NJ 07003

LUXURY CARD  
PO BOX 8802  
WILMINGTON, DE 19899

MIGUEL ELOQUE  
C/O NYS DEPT. OF LABOR  
BUILDING 12  
W.A. HARRIMAN CAMPUS  
ALBANY, NY 12226

MILLENIUM GOLF  
151-15 25TH DRIVE  
FLUSHING, NY 11354

MILLENNIUM DAE DONG, INC.  
150-24 NORTHERN BOULEVARD, 2ND FLOOR  
FLUSHING, NY 11354

MLWD  
170 EAST SHORE ROAD  
GREAT NECK, NY 11023

MYUNG HEE HONG  
249-56 60TH AVENUE  
LITTLE NECK, NY 11362

NATIONAL GRID  
89-67 162 STREET  
JAMAICA, NY 11432

NY KOREAN NAIL ASSC.  
163-07 DEPOT ROAD  
SUITE 202  
FLUSHING, NY 11358

NYC DEPT OF FINANCE  
59 MAIDEN LANE  
28TH FLOOR  
NEW YORK, NY 10038-4502

NYS DEPT. OF LABOR  
UNEMPLOYMENT INS. DIV  
BLDG 12 - ROOM 256  
ALBANY, NY 12240

NYS DEPT. TAX & FINANCE  
BANKRUPTCY UNIT - TCD  
BUILDING 8, ROOM 455  
W.A. HARRIMAN STATE CAMPUS  
ALBANY, NY 12227

NYS DEPT. TAX & FINANCE  
PO BOX 5300  
BANKRUPTCY UNIT  
ALBANY, NY 12205-0300

NYS WORKER'S COMP. BOARD  
328 STATE STREET, ROOM 33  
SCHENECTADY, NY 12305

PAKO REALTY CORP.  
37-10 SKILLMAN AVENUE  
LONG ISLAND CITY, NY 11101

PAOLO MAATULUL  
C/O NYS DEPT OF LABOR  
BUILDING 12  
W.A. HARRIMAN CAMPUS  
ALBANY, NY 12226

PAUL KIM  
35-20 BELL BLVD.  
BAYSIDE, NY 11361

PERFORMANCE FOOD SERVICE  
1 IKEA DRIVE  
ELIZABETH, NJ 07201

PSE&G  
PO BOX 888  
HICKSVILLE, NY 11802-0888

ROSENBERG & ESTIS, PC  
733 THIRD AVENUE  
NEW YORK, NY 10017

SEGUNDO GARCIAS  
C/O NYS DEPT. OF LABOR  
BUILDING 12  
W.A. HARRIMAN CAMPUS  
ALBANY, NY 12226

SUNG SAM BANG  
C/O NYS DEPT. OF LABOR  
BUILDING 12  
W.A. HARRIMAN CAMPUS  
ALBANY, NY 12226

TD BANK  
ATTN: BANKRUPTCY  
1701 ROUTE 70 E  
CHERRY HILL, NJ 08034

TD BANK  
PO BOX 219  
LEWISTON, ME 04243

THE KOREAN PRODUCE ASSC.  
NYC TERMINAL MARKET  
ROOM 261A  
BRONX, NY 10474

THE SAMUEL LAW FIRM  
1441 BROADWAY, SUITE 6085  
NEW YORK, NY 10018

US ATTORNEY'S OFFICE EDNY  
ATTN: CIVIL DIVISION  
271-A CADMAN PLAZA EAST  
BROOKLYN, NY 11201-1820

US ATTORNEY'S OFFICE EDNY  
ATTN: KEVIN YIM  
271-A CADMAN PLAZA EAST  
7TH FLOOR  
BROOKLYN, NY 11201-1820

US BANK  
PO BOX 790408  
SAINT LOUIS, MO 63179-0408

US BANK/RMS  
ATTN: BANKRUPTCY  
PO BOX 5229  
CINCINNATI, OH 45201

US BANK/RMS  
CB DISPUTES  
SAINT LOUIS, MO 63166

US SMALL BUSINESS ADMIN  
NEW YORK DISTRICT OFFICE  
ATTN: DIANA ST. LOUIS  
26 FEDERAL PLAZA, RM 3100  
NEW YORK, NY 10278

VERIZON  
500 TECHNOLOGY DRIVE  
SUITE 550  
WELDON SPRINGS, MO 63304

Y.S. TRADING INC  
3817 23RD STREET  
LONG ISLAND CITY, NY 11101

YOO PRODUCE BUYING SVCRS  
230-A NYC TERMINAL MARKET  
BRONX, NY 10474

YOUNG JOO SHIN  
85 ATLANTIC STREET  
HACKENSACK, NJ 07601

YUN HEE CHUNG  
142-18 38TH AVENUE  
SUITE 1B  
FLUSHING, NY 11354

ZABELL & COLLATA, P.C.  
1 CORPORATE DRIVE #103  
BOHEMIA, NY 11716

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF NEW YORK**

**STATEMENT PURSUANT TO LOCAL  
BANKRUPTCY RULE 1073-2(b)**

**DEBTOR(S):** Sung Hoon Cha  
Jung Ok Kim Cha

**CASE NO.:** \_\_\_\_\_

Pursuant to Local Bankruptcy Rule 1073-2(b), the debtor (*or any other petitioner*) hereby makes the following disclosure concerning Related Cases, to the petitioner's best knowledge, information and belief:

[NOTE: Cases shall be deemed "Related Cases" for purposes of E.D.N.Y. LBR 1073-1 and E.D.N.Y. LBR 1073-2 if the earlier case was pending at any time within eight years before the filing of the new petition, and the debtors in such cases: (i) are the same; (ii) are spouses or ex-spouses; (iii) are affiliates, as defined in 11 U.S.C. § 101(2); (iv) are general partners in the same partnership; (v) are a partnership and one or more of its general partners; (vi) are partnerships which share one or more common general partners; or (vii) have, or within 180 days of the commencement of either of the Related Cases had, an interest in property that was or is included in the property of another estate under 11 U.S.C. § 541(a).]

☒ NO RELATED CASE IS PENDING OR HAS BEEN PENDING AT ANY TIME.

☐ THE FOLLOWING RELATED CASE(S) IS PENDING OR HAS BEEN PENDING:

1. CASE NO.: \_\_\_\_\_ JUDGE: \_\_\_\_\_ DISTRICT/DIVISION: \_\_\_\_\_

CASE STILL PENDING (Y/N): \_\_\_\_\_ [If closed] Date of closing: \_\_\_\_\_

CURRENT STATUS OF RELATED CASE: \_\_\_\_\_  
(Discharged/awaiting discharge, confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (*Refer to NOTE above*): \_\_\_\_\_

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE: \_\_\_\_\_

2. CASE NO.: \_\_\_\_\_ JUDGE: \_\_\_\_\_ DISTRICT/DIVISION: \_\_\_\_\_

CASE STILL PENDING (Y/N): \_\_\_\_\_ [If closed] Date of closing: \_\_\_\_\_

CURRENT STATUS OF RELATED CASE: \_\_\_\_\_  
(Discharged/awaiting discharge, confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (*Refer to NOTE above*): \_\_\_\_\_

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE: \_\_\_\_\_

3. CASE NO.: \_\_\_\_\_ JUDGE: \_\_\_\_\_ DISTRICT/DIVISION: \_\_\_\_\_

CASE STILL PENDING (Y/N): \_\_\_\_\_ [If closed] Date of closing: \_\_\_\_\_

(OVER)

## DISCLOSURE OF RELATED CASES (cont'd)

CURRENT STATUS OF RELATED CASE: \_\_\_\_\_  
(Discharged/awaiting discharge, confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (*Refer to NOTE above*): \_\_\_\_\_

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE: \_\_\_\_\_

*NOTE:* Pursuant to 11 U.S.C. § 109(g), certain individuals who have had prior cases dismissed within the preceding 180 days may not be eligible to be debtors. Such an individual will be required to file a statement in support of his/her eligibility to file.

## TO BE COMPLETED BY DEBTOR/PETITIONER'S ATTORNEY, AS APPLICABLE:

I am admitted to practice in the Eastern District of New York (Y/N): Y

## CERTIFICATION (to be signed by pro se debtor/petitioner or debtor/petitioner's attorney, as applicable):

I certify under penalty of perjury that the within bankruptcy case is not related to any case now pending or pending at any time, except as indicated elsewhere on this form.

/s/ John C. Kim

**John C. Kim**

Signature of Debtor's Attorney

**The Law Office of John C. Kim, P.C.**

**163-10 Northern Boulevard**

**Suite 201**

**Flushing, NY 11358**

**(718) 539-1100 Fax:(718) 539-1717**

\_\_\_\_\_  
Signature of Pro Se Debtor/Petitioner

\_\_\_\_\_  
Signature of Pro Se Joint Debtor/Petitioner

\_\_\_\_\_  
Mailing Address of Debtor/Petitioner

\_\_\_\_\_  
City, State, Zip Code

\_\_\_\_\_  
Area Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

NOTE: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.